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In the Specification:

Amend the specification as follows:

Page 1, line 19, insert the following as a separate paragraph

This is a continuation of co-pending application serial no. 08/928,559, filed 9/12/97,

which is incorporated herein by reference

In the Claims:

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Cancel, without prejudice claims 1-38.

Please add claims 39-55

A transaction server computer configured to process loan applications, said transaction server including:

a database of pending loan applications, said database including status information regarding said pending loan applications, said database includes a set of bids associated with each said loan application;

a network interface configured to provide communications between the transaction server and at least one client computer associated with a party to one of said pending loan applications;

a lender information generation mechanism configured to generate a loan profile for each of said loan applications;

a set of program modules each configured to cause the transaction server computer to provide one or more services to said at least one client computer; and a role validation mechanism configured to provide access to one or more of the set of program modules responsive to said party.

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The transaction server computer of claim 39 wherein said pending loan applications 40. 1 2 comprise home mortgage loan applications. The transaction server computer of claim 39 wherein the set of program modules 41. 1 are responsive in real time to requests received from said at least one client 2 3 computer. The transaction server computer of claim 39 wherein/said party is a loan originator, 42. 1 a loan maker, a loan purchaser, a broker, loan progessor, manager, a prospective 2 3 borrower, or loan applicant. The transaction server computer of claim 39 wherein the set of program modules is 43. 1 selected from the group of a login module, a broker module, a lender module, an administration module, an external interface module, external service module, a notification module, a database interface module, a geoserver module, a monitoring module, and a system module. The transaction server computer of claim 43, wherein said login module is 44. 1 configured to authenticate a party. 2 The transaction server computer of claim 44, wherein said login module is further 45. **1** 2 configured to associate one of said broker module, said lender module, or said administration module with said party. 3 The transaction server computer of claim 43, wherein said broker module is 46. 1 configured to handle server-side application requirements of a broker station. 2

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The transaction server computer of claim 43, wherein said lender module is

configured to handle server-side application requirements of a lender station.

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| 1 | 48. | The transaction server computer of claim 43, wherein said administration module |
|---|-----|--|
| 2 | | is configured to handle server-side application requirements of an administration |
| 3 | | station. |
| 1 | 49. | The transaction server computer of claim 43, wherein said external interface |
| 2 | | module is configured to convert incoming data in a first format to a second format. |
| 1 | 50. | The transaction server computer of claim 43, wherein said external service module |
| 2 | | further comprises: |
| 3 | | a service request mechanism configured to request data from an external service; |
| 4 | | and |
| 5 | | a service reception mechanism configured to receive said data requested by the |
| 6 | | service request mechanism. |
| | | |
| 1 | 51. | The transaction server computer of claim 43, wherein said notification module is |
| 2 | | configured to handle e-mail communication with said party. |
| | 50 | The state of the s |
| 1 | 52. | The transaction server computer of claim 43, wherein said database interface |
| 2 | | module further comprises: |
| 3 | | a connection management mechanism configured to manage the number of |
| 4 | | simultaneous connections to said database; and |
| 5 | | an interface mechanism configured to interface between the set of program modules |
| 6 | | and said database. |
| | | |
| 1 | 53. | The transaction server computer of claim 43, wherein said geoserver module is |
| 2 | | configured to provide data responsive to a query from said party. |
| 1 | 54 | The transaction server computer of claim 43, wherein said monitoring module is |

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configured to determine a resource usage and to monitor said resource usage.